Unlocking Credit Card Performance

This section presents a concise overview of crucial findings derived from our recent credit card analytics dashboard ,highlighting key transaction and customer behaviours that inform our strategic direction.

Transaction Insights: Unveiling Spending Patterns

55M
Total Revenue Generated

656K
Total Transaction Volume

7.84M
Interest Earned

Blue Card Dominance

Blue card customers **drive approx. £46M (~83%) of total revenue,** underscoring their primary contribution.

Swipe Transactions Lead

Swipe transactions **account for approx. £35M, remaining the most prevalent payment method over chip and online.**

Q3 Peak Activity

Q3 exhibits the highest transaction activity, **indicating peak customer spending patterns during this quarter.**
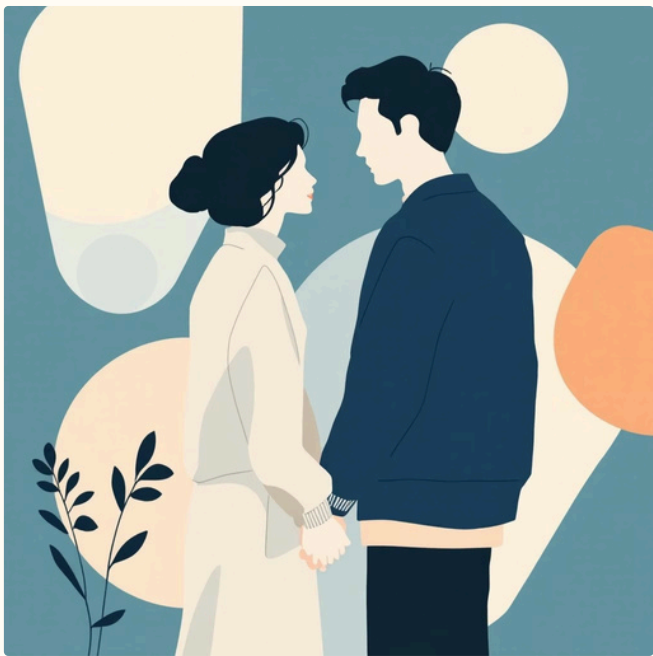
Customer Insights: Profiling Our Key Demographics

Income & Profession

High-income customers **generate £29M. Businessmen lead professional contributions with £17M.**

Education&Age

Graduates **are our most profitable segment at over £22M. The 40-50 age group contributes the highest revenue, £24M.**

Marital Status & Location

Married customers **generate more revenue (£26M) than singles. Top states are Texas, New York, and California.**

These customer insights provide actionable intelligence for targeted marketing and product development initiatives.

Strategic Business Takeaways: Actionable Recommendations

Target Key Segments

Focus campaigns on Blue card customers, businessmen, and graduates **to maximise impact.**

Promote Digital Transactions

Actively promote digital and online payment methods **to bridge current usage gaps and foster growth.**

Enhance Loyalty Programmes

Tailor loyalty initiatives towards high-income and 40350 age group customers, **our primary revenue drivers.**

Explore New Markets

Investigate revenue opportunities within lower-income and younger customer segments **through bespoke credit products.**

Align Seasonal Promotions

Coordinate seasonal promotions with Q3 peak spending patterns **for optimised campaign effectiveness.**